

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LISA M. PURTELL

Debtor(s)

Case No. 17-23193TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2017.
- 2) The plan was confirmed on 10/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/27/2018, 02/08/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2019.
- 5) The case was dismissed on 01/23/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,788.16.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$54,944.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$54,944.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,274.97
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,403.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,678.10**

Attorney fees paid and disclosed by debtor: \$610.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE NA**	Unsecured	2,144.00	2,224.51	2,224.51	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,019.00	2,019.60	2,019.60	0.00	0.00
DEPARTMENT OF EDUCATION++	Unsecured	10,903.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION++	Unsecured	8,783.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION++	Unsecured	8,225.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION++	Unsecured	5,475.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION++	Unsecured	5,229.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	82.15	82.15	82.15	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NEL	Unsecured	7,371.00	35,377.66	35,377.66	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,243.26	2,137.15	2,137.15	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	73.68	73.68	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	39,866.24	38,665.91	38,665.91	11,278.76	4,800.80
LVNV FUNDING LLC	Secured	15,719.86	15,719.86	15,719.86	6,803.59	1,826.96
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,412.00	1,565.14	1,565.14	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	503.00	503.20	503.20	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	747.00	832.84	832.84	0.00	0.00
NAVIENT	Unsecured	7,016.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,827.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,222.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,507.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,388.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,270.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,022.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O US	Unsecured	13,124.00	73,525.34	73,525.34	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	859.35	859.35	859.35	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	199.75	199.75	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	151,750.03	158,848.68	0.00	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	0.00	6,432.59	6,432.59	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENNYMAC LOAN SERVICES LLC	Secured	0.00	161,529.02	0.00	17,709.78	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	9,498.44	0.00	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Priority	0.00	0.00	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	415.51	415.51	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	413.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,834.00	2,834.59	2,834.59	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,274.00	3,274.90	3,274.90	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	8,550.00	5,979.31	5,979.31	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	863.00	863.50	863.50	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	917.00	917.45	917.45	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	874.00	912.79	912.79	0.00	0.00
TD BANK NA(*)	Unsecured	2,438.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	18,025.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$6,432.59	\$24,142.37	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$54,385.77	\$18,082.35	\$6,627.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$60,818.36</b>	<b>\$42,224.72</b>	<b>\$6,627.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,996.50	\$413.92	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,996.50</b>	<b>\$413.92</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$131,601.92</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,678.10</u>
Disbursements to Creditors	<u>\$49,266.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$54,944.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.